

**Student Loan Fund**

March 6, 2022

Date of Hearing March 8, 2022

**Name of Bill:** [S.B. NO.17 - An Act Prohibiting an Institution of Higher Education from Withholding Transcripts.](#)

**Higher Education and Employment Advancement Committee**

Dear members of the Joint Higher Education and Employment Advancement Committee,

I am writing in support of [S.B. NO.17 - An Act Prohibiting an Institution of Higher Education from Withholding Transcripts.](#) Withholding transcripts prevents students from registering for classes, transferring credits, and obtaining employment. In my role as founder and board member of Student Loan Fund I have spoken with CT borrowers who have been relegated to working at fast-food restaurants because they have been denied access to their transcripts. Others have been afraid of being fired if their employers discovered this debt. Still others have been unable to transfer to more affordable educational options because of their debt to a particular institution.

Colleges and universities use the practice of withholding transcripts (transcript ransom) as a debt collection measure. These debts are usually under \$5,000 and are typically the result of last-minute graduation fees, room and board, lab fees, and other university costs. As you might imagine, this practice disproportionately harms low-income students, students of color, and first-generation students. Transcript ransom penalizes those without financial resources for doing exactly what we as a society have told them to do - going to college. Canceling institutional debt is an allowable use for HEERF and ARP funds. Colleges and universities could cancel all institutional debt if they so desired; they should not be holding students and alumni hostage for these debts.

We need to take action on this issue and you have the opportunity to do so today. I ask that you center Connecticut students and graduates and support SB. NO.17 to protect and support us. I commend the committee for introducing such a necessary bill. We are especially grateful for the leadership of Senator Lesser, Representatives Turco, Paris and Kavros Degraw on student debt related issues.

Thank you for your time.

Anne Watkins

Student Loan Fund Founder and Member, Board of Directors